

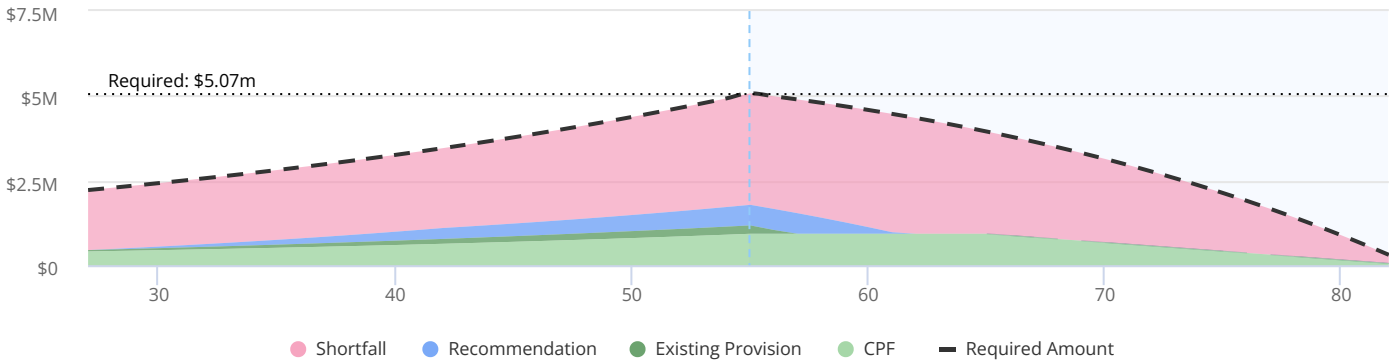


Retirement Plan Report

Your Retirement Plan

Specially prepared for STANLEY KOH - SAMPLE

5 October 2026



1 WHAT YOU NEED

RETIREMENT TARGET

\$5.07m

Total amount needed

MONTHLY EXPENSE

\$11,440

At retirement

RETIREMENT AGE

55

In 28 years

2 WHAT YOU HAVE

EXISTING COVERAGE

\$1.17m

Current provisions + CPF

CPF LIFE PAYOUT

\$4,288/mth

From age 65

CURRENT GAP

\$3.90m

Amount to bridge

3 MY RECOMMENDATION

RECOMMENDED INVESTMENT

\$1,200/mth

For 15 years

PROJECTED VALUE

\$607,336

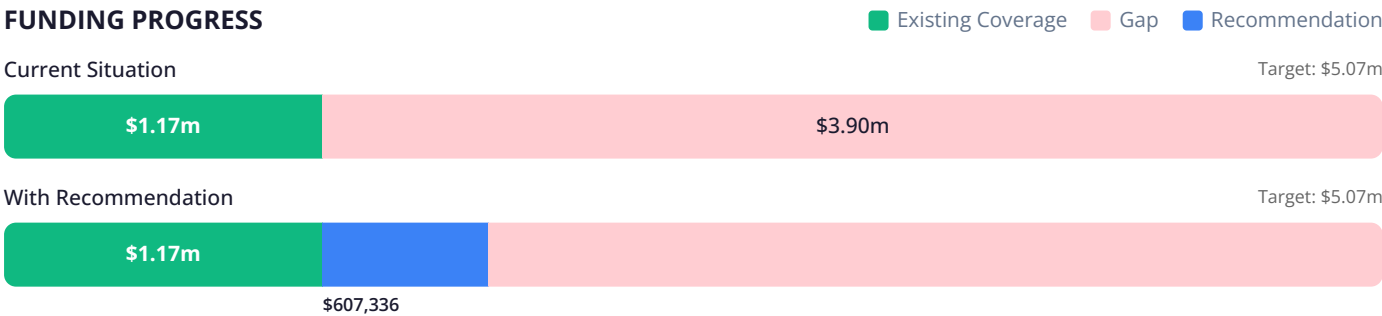
At retirement

GROWTH RATE

5.00% p.a.

Assumed return

FUNDING PROGRESS



Your Retirement Target

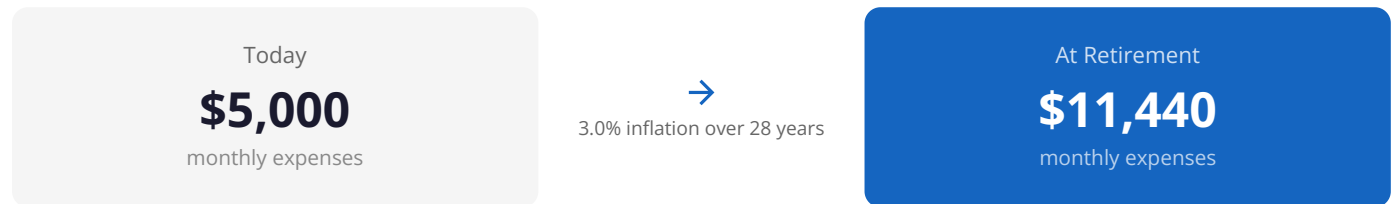
To maintain your lifestyle from age 55 to 82, you will need:

\$5.07m

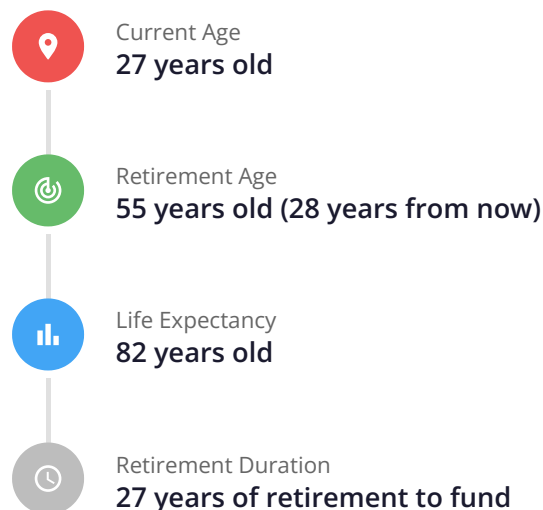
This is your retirement savings target

How This Was Calculated

This calculation is based on your current monthly expenses of \$5,000, adjusted for inflation over 28 years until retirement.



Your Retirement Timeline



What This Means for You

At retirement, you'll need approximately \$11,440 per month to maintain your current lifestyle. Over 27 years, this totals approximately \$5.07m.



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Here's an overview of your existing retirement provisions and how they contribute toward your retirement goal.

Total Existing Coverage

Your existing provisions and CPF will provide:

\$1.17m

at retirement (age 55)

This covers 23% of your retirement target

1 YOUR SAVINGS & INVESTMENTS

Name	Regular	Lump Sum	Growth Rate	Value at Retirement
Savings	\$500 monthly	\$40,000	1%	\$246,798
Total				\$246,798

2 CPF LIFE PAYOUT

Starting at age 65, you'll receive monthly payouts from CPF Life:

\$4,288 /month

\$



Present Value of CPF LIFE

The \$926,217 shown in your total retirement provision represents the present value of receiving \$4,288/month for life, starting at age 65. This calculation uses a 5% discount rate and assumes life expectancy of 82 years.

Note: The amount shown represents the present value of your monthly CPF LIFE payouts

Projections based on Current Monthly Income **\$7,000/mth** | Annual Bonus **\$0** | CPF Ordinary Account (OA) **\$76,000**
| CPF Special Account (SA) **\$194,000** | CPF Medisave Account (MA) **\$74,000**

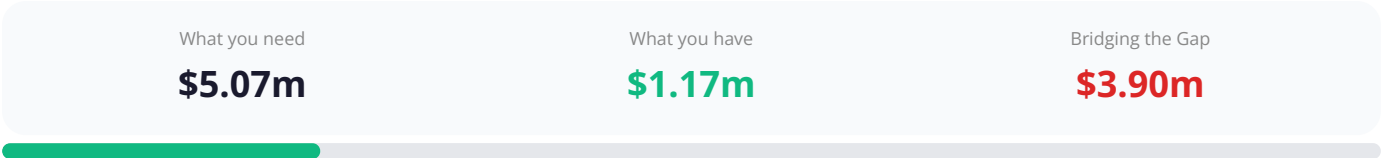


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The Gap to Bridge



My Recommendation

Monthly contributions

\$1,200/month

for 15 years

Investment Period
Age 27 to 55

Assumed Growth Rate
5.0% per annum

Projected Outcome

Description	Amount
Monthly contributions	\$1,200 x 12 x 15 years
Total amount you invest	\$216,000
Investment growth (5.0% p.a.)	+\$391,336
Value at age 55	\$607,336

Your Improved Position

Metric	Before	After
Total at Retirement	\$1.17m	\$1.78m
Coverage of Target	23%	35%
Retirement Readiness	At Risk	Needs Attention

✓ Improved Protection

With this recommendation, your retirement gap is reduced by \$607,336, from \$3.90m to \$3.29m. Your coverage improves from 23% to 35%, for a total investment commitment of just \$216,000 over 15 years.



Technical details and assumptions used in your calculations.

Timeline Assumptions

Parameter	Value	Description
Current Age	27 years	Your age today
Retirement Age	55 years	When you plan to stop working
Life Expectancy	82 years	Planning horizon
Years to Retirement	28 years	Time to save
Retirement Duration	27 years	Years in retirement

Economic Assumptions

Parameter	Value	Description
Inflation Rate	3.0 p.a.	Expected increase in living costs
Pre-Retirement Return	5.0 p.a.	Expected return before retirement
Post-Retirement Return	1.0 p.a.	Expected investment return during retirement years

Expense Assumptions

Parameter	Value	Description
Current Monthly Expense	\$5,000	Your current monthly spending
Projected Monthly Expense	\$11,440	Estimated monthly expense at retirement

CPF Assumptions

Parameter	Value	Description
CPF LIFE Payout Plan	Standard Plan	The CPF LIFE plan selected for monthly retirement income
CPF Minimum Sum	Full Retirement Sum (FRS)	The minimum sum scheme you are targeting
CPF LIFE Payout Start Age	65 years	Age when CPF LIFE monthly payouts begin



Retirement Target

Total amount needed to fund retirement expenses.

Inflation

Rate at which prices increase, reducing purchasing power.

CPF

Singapore's social security scheme for retirement, healthcare, and housing.

CPF Life

National annuity providing monthly payouts for life.

Investment Return

Gain or loss on investment, expressed as annual percentage.

Compound Growth

Returns reinvested to earn additional returns.

Next Steps

1

Review this plan

Understand your needs and the recommended strategy.

2

Ask questions

Your consultant is here to help.

3

Make a decision

When ready, we can set up your investment plan.

4

Start early

The sooner you start, the more time for growth.

5

Review annually

Ensure your plan stays on track.



Important Notice

This report is prepared for illustrative and informational purposes only. It does not constitute an offer, solicitation, or recommendation to buy or sell any financial product, nor does it constitute financial, investment, tax, or legal advice.

Projections & Assumptions

All projections, calculations, and scenarios presented in this report are based on the information provided and the assumptions stated herein. These are estimates only and are not guaranteed. Actual results may vary significantly due to changes in market conditions, inflation, interest rates, government policies, personal circumstances, or other factors beyond our control.

CPF & Government Policies

Information relating to the Central Provident Fund (CPF), CPF Life, and other government schemes is based on current policies and regulations, which are subject to change. Please refer to the official CPF Board website (www.cpf.gov.sg) for the most up-to-date information.

Insurance Coverage

Any insurance coverage amounts shown are subject to the specific terms, conditions, and exclusions of the respective policy contracts. This report does not replace the actual policy documents.

Data Accuracy

The accuracy of this report depends on the completeness and accuracy of the information provided. We recommend reviewing the inputs and assumptions to ensure they reflect your current situation.

Not a Guarantee

Past performance is not indicative of future results. Investment returns are not guaranteed and you may receive back less than your original investment.



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